



PTO/SB/08B (08-03)

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**INFORMATION DISCLOSURE  
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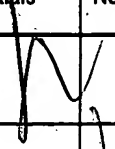

**Complete if Known**

Application Number	10/025,794
Filing Date	12/26/2001
First Named Inventor	Jeff S. Eder
Art Unit	3624
Examiner Name	Richard Weisberger
Attorney Docket Number	VM - 28

Sheet

of

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		KOLLER, TIMOTHY, "What is value based management", McKinsey Quarterly, 1994, Number 3	
		BROWN, CAROL; COAKLEY, JAMES; PHILLIPS, MARY ELLEN, "Neural Networks Enter World of Mgmt Accounting,	
		BIELINSKI, DANIEL, "How to sort out the premium drivers of post deal value", Mergers & Acquisitions,	
		BERGSTROM, PETER; KIMBER ELIOT, "Formal data models for SGML and HyTime", SGML, March 1999, electrum	
		HAROLD, ELLIOTTE, XML Bible, IDG Books, 1999	
		KNIGHT, JAMES, Value Based Management, McGraw Hill, 1998	
		NeuroSolutions, Application Summaries	

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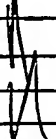
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U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US- 5,224,034 - B1	06-29-1993	Katz, Paul	
		US- 5,237,946 - B1	08-17-1993	Kagami, Akari	
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		US- 3,749,892 - B1	07-31-1973	Stenning, Patrick	
		US- 5,361,201 - B1	11-01-1994	Jost, Allen et al	
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		US- 4,989,141 - B1	01-29-1991	Lyons, Richard	
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		US- 5,193,055 - B1	03-09-1993	Brown, Gordon	
		US- 5,809,282 - B1	09-15-1998	Cooper, Dennis	
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		US- 5,737,581 - B1	04-07-1998	Keane, John	
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		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
		EP 0 587 290 A2	03-16-1994	Powers et al		
		GB 2 253 081 A	02-19-1992	Kaisha, Kabushi		
		WO 983 8588	02-28-1997	Mayon & White		

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Examiner Name	Richard Weisberger
Attorney Docket Number	AR - 28

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A		US- 6,332,163 - B1	12-18-2001	Bowman-Amuah, Michel	
		US- 5,802,501 - B1	9-1-1998	Graff, Richard A.	
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	US- 20030083973- A1	5-1-2003	Horsfall, Peter		

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[Signature]		US- 6,078,901 - B1	6-20-2000	Ching, Hugh	
		US- 5,644,727 - B1	07-01-1997	Atkins, Charles Agee	
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		US- 6,064,971 - B1	05-16-2000	Hartnett, William	
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		US- 6,418,448 - B1	7-09-2002	Sarkar, Shyam Sundar	

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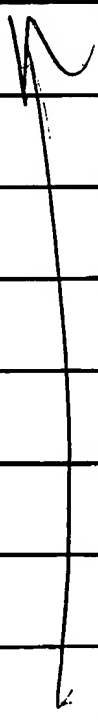
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	1	ZIPP, ALAN S.; Business valuation methods; 1993, AICPA	
	2	DAVIDOW, WILLIAM; Accounting systems are completely wrong, January 1995, Red Herring	
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	4	RAPPAPORT, ALFRED; Creating shareholder value; 1986, The Free Press	
	5	RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, Foresman and Company	
	6	DIXIT, AVINASH & PINDYCK, ROBERT; Investment under uncertainty; 1994; Princeton University Press	
	7	GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, AI Expert	
	8	WELLSTEAD, STEPHEN; Neural network and fuzzy logic applications in C/C++; 1994; John Wiley & Sons	
	9	MOST, KENNETH; Accounting theory; 1977, Grid, Inc.	
	10	HENDRIKSEN, ELDEN, Accounting theory, 1982, Richard D. Irwin	

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	11	KULKARNI, ARUN; Artificial neural networks for image understanding; 1/1/1994; Van Norstrand Reinhold	
	12	WARD SYSTEMS GROUP; NeuroWindows User Manual; 1993; Wards Systems Group	
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	17	WILSON, ALBERT, Emerging approaches to impaired property valuation, 4/1/1996, Appraisal Journal, v64	
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	20	SWAD, RANDY, Business valuation, applicable standards for CPA's, 9/1/1995, CPA Journal v65, number 9	

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		Application Number	10/025,794	
		Filing Date	12/26/2001	
		First Named Inventor	Jeff S. Eder	
		Art Unit	3624	
		Examiner Name	Richard Weisberger	
Sheet		of	Attorney Docket Number	AR - 28

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	21	REILLY, ROBERT; Valuation of intangibles for bankruptcy and reorganization purposes; 8/1/1994; Ohio	
	22	LIEBICH, KIM; How to value a bank; 8/1/1995; ABA Banking Journal	
	23	BAUMANN, BARBARA H & OXAAL, MARJORIE R; Estimating the value of a group medical practice, a primer;	
	24	MAXSON, MARK; Will you get your money's worth?, 5/1/1993, Financial Executive	
	25	FRIEDMAN, RICHARD; Business valuation: calculating it right; 10/1/1994; Practical Accountant	
	26	MULLEN, MAGGIE; How to value intangibles; 11/1/1993; Accountancy	
	27	STEWART, THOMAS; Trying to grasp the intangible; 10/2/1995 Fortune	
	28	OUROSOFF, ALEXANDRA; What the world's top brands are worth; 9/1/1992; Finance World	
	29	PHILLIPS BUSINESS INFORMATION, INC.; Five ways to reduce risk with neural networks; 9/27/1993; Credi	
	30	LIPPITT, JEFFREY & MASTRACCHIO, NICHOLAS, Developing capitalization rates for valuing a business, 11	

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		First Named Inventor	Jeff S. Eder		
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		Examiner Name	Richard Weisberger		
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N	31	HIRSCH, A. ETHAN, What's it worth?, 12/21/1992, Accounting Today, v6, number 24, p 16	
	32	MYERS, STEWART & HOWE, CHRISTOPHER; A life-cycle financial model of Pharmaceutical R&D; 4/1/1997; MIT	
	33	SIMON, CAROL J. & SULLIVAN, MARY W.; The Measurement and Determinants of Brand Equity; 10/1/1993; Ma	
	34	Sveiby, Karl Erik & Mellander, Klas; Tango Learning Guide Version 2.1; 1994; Celermi	
	35	KAUFMAN, J. JERRY; Value Management; 1998; Crisp	
	36	HBS Press; Measuring Corporate Performance; 1998; HBS Press	
	37	KAPLAN, ROBERT & NORTON, DAVID; The Balanced Scorecard; 1996; HBS Press	
	38	MORRIS, HENRY; Extending the Business Process, 10/6/98, IDC Presentation	
	39	AMIR, ELI; & LEV, BARUCH, "Value-relevance of non-financial information", Journal of Accounting and	
N	40	ERNST & YOUNG, Measures that Matter	

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Application Number	10/025,794
Filing Date	12/26/2001
First Named Inventor	Jeff S. Eder
Art Unit	3624
Examiner Name	Richard Weisberger
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N	41	BOUQUET, PAOLO, SEARAFINI, LUCIANO, et al; Modeling and Using Context - Context 99, 09/99, Springer	
	42	AKMAN, VAROL, BOUQUET, PAOLO, et al; Modeling and Using Context - Context 2001, 07/01, Springer	
	43	KUEHNE, SVEN, et al, "SEQL: Category learning as progressive abstraction using structure mapping", 2	
	44	FRANKE, JURGEN, HARDLE, WOLFGANG, et al; Measuring Risk in Complex Stochastic Systems; 2000, Springe	
	45	SHIMPI, PRAKASH, Integrating Corporate Risk Management, 10/99, Swiss Re New Markets	
	46	BREWKA, GERHARD, Principles of Knowledge Representation, 1996, CSLI Publications	
	47	REITER, RAYMOND, Knowledge in Action, 2001, MIT Press	
	48	TISSSEN, RENE, ANDRIESSEN, DANIEL, et al; The Knowledge Dividend, 2000, Prentice Hall	
	49	BROWN, JOHN SEELY, et al, "Loosening up: How process networks unlock the power of specialization, 20	
	50	BLYTHE, JIM, "An Integrated Environment for Knowledge Acquisition", 2001, Intelligent User Interface	

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STATEMENT BY APPLICANT**

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)	Application Number		
	Filing Date		06/03/2004
	First Named Inventor		Jeff S. Eder
	Art Unit		
	Examiner Name		
Sheet 8	of 8	Attorney Docket Number VM - 68	

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	51	KLUGE, JURGEN, STEIN, WOLFRAM, LICHT, THOMAS, Knowledge Unplugged, 2001, Palgrave	
	52	QUINN, JAMES BRIAN, Intelligent Enterprise, Free Press, 1992	
	53	FOWLER, MARTIN; Analysis Patterns: Reusable Object Models, 1997, Addison Wesley	
	54	SHAHER, GLENN & VOVK, VLADIMIR, Probability and Finance, 2001, John Wiley & Sons	
	55	FAHY, MARTIN, Strategic Enterprise Management Systems, 2001, CIMA	
	56	Hancock, John, Huber, Peter, The economics of insurance, Swiss Re Press, 1/1/2001	
	57	Clark, Peter, Knowledge entry as the graphical assembly of components, KCAP 01, 2001	
	58	Upton, Wayne, Special report: business and financial reporting challenges of the new economy, FASB,	
	59	Caouette, John, Managing Credit Risk, John Wiley and Sons, 1998	
	60	Alexander, Carol, Risk Management and Analysis, John Wiley and Sons, 1999	

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		Application Number	10/025,794	
		Filing Date	12/26/2001	
		First Named Inventor	Jeff S. Eder	
		Art Unit	3624	
		Examiner Name	Richard Weisberger	
Sheet		of	Attorney Docket Number	AR - 28

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		Culp, Christopher et al, "Value at Risk for Asset Managers", Derivatives Quarterly, Vol 5, 01/8/99	
		Chicago Mercantile Exchange, "SPAN - Frequently Asked Questions", CME web site, 2/17/2006	
		Chicago Board of Trade, "SPAN Margin System", 8/27/1991	
		W3C, "Extensible Markup Language (XML)", W3C web site, 4/14/2005	
		GOLDFARB, CHARLES; & PRESCOD, PAUL; XML Handbook; Prentice Hall, 1998	
		MAIER, DAVID. "Database Desiderata for an XML Query Language"; W3.org, 1998	
		WIDOM, JENNIFER, "Data Management for XML, Research Directions", IEEE, July 1999	
		Chambers, Robert; Quiggins, John; "Resource Allocation and Asset Pricing", November 2002	
		Haesendonckx, Michel, "VBM - Value Driver Tree", June 8, 2005.	
	Barua, Anitesh; Lee, C.H. Sophie; Whinston, Andrew, "The Calculus of Reengineering", August 1994		

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Application Number	10/025,794
Filing Date	12/26/2001
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Richard Weisberger
Attorney Docket Number	AR - 28

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<i>[Signature]</i>		BRISYS, ERIC, Insurance from underwriting to derivatives, John Wiley & Sons, 2001	
<i>[Signature]</i>		Chicago Mercantile Exchange, "SPAN - Frequently Asked Questions", CME web site, 2/17/2006	
<i>[Signature]</i>		Pfeffer, Avi, "Bayesian Language for Cumulative Learning", Harvard University, 2000	
<i>[Signature]</i>		Mauboussin, Michael, "Get Real", CSFB, June 23, 1999	
<i>[Signature]</i>		Copeland, Tom; Koller, Tim; Murrin, Jack; Valuation, John Wiley & Sons, 1996	
<i>[Signature]</i>		Brown, Carol & Phillips, Mary Ellen, Expert Systems for Management Accounting Tasks, IMA, 1995	
<i>[Signature]</i>		The Appraisal Foundation, Uniform Standards of Professional Appraisal Practice, 1997	
<i>[Signature]</i>		Dowd, Kevin, Beyond Value at Risk, John Wiley and Sons, 1998	
<i>[Signature]</i>		Hayes, Robert & Abernathy, William, Managing our way to economic decline, Harvard Bus Review, 7/80	
<i>[Signature]</i>		Farquhar, Peter; Han, Julia & Ijiri, Yuji; Recognizing and measuring brand assets, MSI, 1/1/89	

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Application Number	10/025,794
Filing Date	12/26/2001
First Named Inventor	Jeff S. Eder
Art Unit	3624
Examiner Name	Richard Weisberger
Attorney Docket Number	AR - 28

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M		Hull, John, Options, futures and other derivatives, Prentice Hall, 2001	
		Mehrdad, Baghai, The alchemy of growth, Perseus Books, 1999	
N		Deloitte, "Valuing intangible assets, what are they really worth?"; January 2006	

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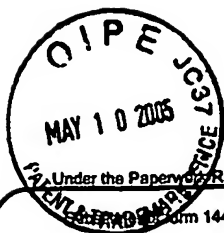
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### U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
✓		US- 6,301,584 - B1	10-09-2001	Ranger, Denis	
		US-			
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<b>First Named Inventor</b>	Jeff S. Eder
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Richard Weisberger
<b>Attorney Docket Number</b>	VM - 28

Sheet		of		Attorney Docket Number	VM - 28
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